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Attorney Docket No. 07473-032

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman
Serial No.: 09/780,266
Filing Date: February 9, 2001
For: SYSTEM AND METHOD FOR PROVIDING ADDITIONAL INSURANCE

Examiner: Natalie Pass
Art Unit: 3626

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT
MAILED MARCH 25, 2005

Sir:

Responsive to the Restriction Requirement mailed March 25, 2005, Applicants submit this response to the requirements identified therein.

RESTRICTION REQUIREMENT

The Examiner has determined that the present application is directed to two distinct inventions, including Invention I directed to claims 2-25 and 55-58 for providing life insurance policies, and Invention II directed to claims 26-54 for utilizing computers for providing life insurance. The Examiner has indicated that Inventions I and II are distinct because Inventions I and II are related as subcombinations and are separately usable, wherein Invention I has separate utility such as preparing documents relating to insurance, and Invention II has separate utility such as a computer implemented method for writing an insurance policy. The Examiner has further indicated an election under 35 U.S.C. § 121 to one of the Inventions for examination purposes is required.

In accordance with the Restriction Requirement, Applicants hereby elect without traverse Invention II, including claims 26-54 directed to utilizing computers for providing life insurance.

In addition, Applicants respectfully request cancellation of claims 2-25 and 55-58 pursuant to 37 C.F.R. § 1.121(c) as provided in the claim listing below because such claims are directed to a non-elected invention.

A listing of the claims as currently pending in the present application is provided below.